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111792-005.UTL  
(Formerly VMATRIX.002A)

### REMARKS

Claims 1-20 are pending in the application and are presented for reconsideration and further examination in view of the foregoing amendments and the following remarks. By the foregoing amendments, claims 1, 4, 5, 6, 7, 17 and 19 have been amended.

#### Interview Summary

The undersigned thanks Examiner Backer for the courtesy extended during the personal interview conducted on October 17, 2005. During the interview the Gallacher and Gupta references and potential claim amendments were discussed. The remarks below summarize those discussions.

#### Rejections under § 103

In the outstanding Office Action, claims 1-20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Gallacher (U.S. Patent No. 5,661,283) in view of Gupta (U.S. Patent No. 6,81,966). Applicant respectfully submits that all of the pending claims are patentable over Gallacher and Gupta. Though the following remarks are directed primarily to independent claims 1 and 7, they apply with equal force to each of the rejected claims.

Applicants claimed invention is directed to a method and system which can allow consumers to engage in on-line consulting sessions with consultants such as physicians and attorneys. The claimed methods and systems provide the security and payment means necessary to implement such a system. Gallacher in combination with Gupta does not teach, suggest or make obvious the claimed methods and systems.

Gallacher does not teach or suggest numerous of the elements of the claims. Those elements missing from Gallacher are not found in Gupta.

For example, Gallacher does not teach or suggest the claimed combination including electronically providing the client with a user agreement and receiving an electronic message from the client indicating assent to the agreement as set forth in claim 1. Similarly, Gallacher

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also does not disclose a liability limitation module configured to electronically provide a liability limiting agreement to the client and to record acceptance of the agreement by the client as set forth in claim 7. Having such elements in a method or system where the identity of the client has been electronically verified, allows for a broad based internet accessible consumer system. Gupta also does not teach or suggest such a combination.

Additionally, Gallacher also does not teach or suggest the claimed combination including "providing to the client via said communication network access to a list of consultants from a consultant database module and allowing the client to search the list for a consultant in accordance with the client's requirements" as set forth in claim 1. Similarly, claim 7 includes "consultant database module configured to electronically provide a list of consultants to the client, from which the client selects a consultant of choice." Gallacher teaches that in response to a request for assistance, the system selects a telephone number from a table which associates a telephone number with each stage of the transaction. (Column 4, lines 34-39). Each telephone number corresponds to a particular videoconferencing station staffed by a person having expertise with that stage of the transaction. (column 4, lines 43-51). Contrary to the method of claim 1, Gallacher's system does not provide a list of consultants and does not allow the client to search such a list. Gallacher's system is intended to assist customers with predefined transactions using predetermined experts. Therefore, it is contrary to the teachings of Gallacher to allow the customer to search a list to select a consultant. Gupta contains no teaching or suggestions to overcome this shortcoming of Gallacher.

Finally, Gallacher does not teach or suggest the claimed combination including "calculating a fee due from the client for the conference session" as set forth in claim 1. Claim 7 includes the similar limitation of "a payment module configured to calculate a fee for services rendered to the client via the consultation module." Gallacher includes no such teaching or suggestions of the claimed combination. In fact, modifying Gallacher to include such a step appears to be contrary to Gallacher which assists customers with ATM transactions. Gallacher includes no suggestion that the customer should be charged for the assistance. Gupta does not provide any teaching or suggestion to overcome this shortcoming.

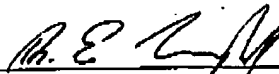
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# CONCLUSION

The Applicant has endeavored to address all of the Examiner's concerns as expressed in the outstanding Office Action. Accordingly, amendments to the claims, the reasons therefor, and arguments in support of the patentability of the pending claim set are presented above. Any claim amendments which are not specifically discussed in the above remarks are made in order to improve the clarity of claim language, to correct grammatical mistakes or ambiguities, and to otherwise improve the capacity of the claims to particularly and distinctly point out the invention to those of skill in the art. In light of the above amendments and remarks, reconsideration and withdrawal of the outstanding rejections is specifically requested. If the Examiner finds any remaining impediment to the prompt allowance of these claims that could be clarified with a telephone conference, the Examiner is respectfully requested to initiate the same with the undersigned.

Respectfully submitted,

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